

In re:
Rafael Puntier Fernandez
Debtor

Case No. 21-12593-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 05, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2022:

Recip ID	Recipient Name and Address
db	+ Rafael Puntier Fernandez, 2708 Devereaux Avenue, Philadelphia, PA 19149-3513

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2022 at the address(es) listed below:

Name	Email Address
HENRY ALAN JEFFERSON	on behalf of Debtor Rafael Puntier Fernandez hjefferson@hjeffersonlawfirm.com hjeffersonone@gmail.com;r60499@notify.bestcase.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgtshall@pkh.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	)	CHAPTER 13
)	
RAFAEL PUNTIER FERNANDEZ,	)	CASE NO.: 21-12593-MDC
)	
)	
Debtor	)	HEARING DATE:
	)	Tuesday, April 5, 2022
CAPITAL ONE AUTO FINANCE,	)	10:30 a.m.
A DIVISION OF CAPITAL ONE, N.A.,)	
)	
Movant	)	LOCATION:
	)	U.S. Bankruptcy Court
vs.	)	Robert N.C. Nix Federal Courthouse
	)	Courtroom #2
RAFAEL PUNTIER FERNANDEZ,	)	900 Market Street
JANET I. MERCADO, Codebtor,)	
	)	Philadelphia, PA 19107
and)	
KENNETH E. WEST,)	
)	
Trustee)	

ORDER

Upon consideration of the Motion for Relief from Automatic Stay submitted and attached hereto, it is hereby Ordered, Adjudged and Decreed that the Motion is granted. The automatic stay and codebtor stay are lifted with respect to the Movant.

Movant shall be and is hereby permitted to proceed and continue with an action in vehicle possession (2012 Ford F150 Crew Cab Lariat 4WD 5.0L V8, V.I.N. 1FTFW1EF9CFA52045) and is hereby permitted to levy and sell the vehicle at issue and to pursue its remedies under state law in connection with the loan documents.

It is further Ordered that this grant of relief from stay shall remain in full force and effect, notwithstanding any subsequent conversion of this case to another chapter.

The stay of the Order as provided under Rule 4001 (a)(3), F.R.B.P., is hereby waived.

April 5, 2022

Magdelene D. Coleman

Magdelene D. Coleman
CHIEF U.S. BANKRUPTCY JUDGE

Please send copies to:

Rafael Puntier Fernandez
2708 Devereaux Avenue
Philadelphia, PA 19149

Janet I. Mercado
2708 Devereaux Avenue
Philadelphia, PA 19149

Henry Alan Jefferson, Esq.
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Philadelphia, PA 19103

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1234 Market Street - Suite 1813
Philadelphia, PA 19107

Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1917 Race Street
Philadelphia, PA 19130